

STATE OF WASHINGTON



OFFICE OF INSURANCE COMMISSIONER

BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF WASHINGTON

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In the Matter of)	ORDER TO CEASE & DESIST
HOMeward BOUND SERVICES, INC., ORDER TO CEASE AND DESIST TENDER LOVING CARE SERVICES, INC., aka TLC SERVICES, INC., GOLDEN AGE INVESTMENTS, INC., ASSET SECURITY, INC., SOUTHERN)	No. D 99-120
INSURANCE MARKETING, INC.)	
Unauthorized entites and)	
TIMOTHY A. JUDSON, MARK ORTH, THOMAS MULDOON, GUY E. STRYKER,)	
)	

Pursuant to RCW 48.02.080, Homeward Bound Services, Inc., Tender Loving Care Services, Inc., aka TLC Services, Inc., Golden Age Investments, Inc., Asset Security, Inc., Southern Insurance Marketing, Inc., Timothy A. Judson, Mark Orth, Thomas Muldoon, Guy E. Stryker, their associates, partners, successors, agents, heirs, licensees and assigns, are hereby ordered to cease, and desist from, the solicitation and transaction of business with respect to the provision of pre-paid home health care in the State of Washington, whether by soliciting others to sell prepaid home health care services, by attempting to sell or by selling, prepaid home health care services.

THIS ORDER IS BASED ON THE FOLLOWING FACTS:

During 1999, Homeward Bound Services, Inc., Tender Loving Care Services, Inc., aka TLC Services, Inc., Golden Age Investments, Inc., Asset Security, Inc., Southern Insurance Marketing, Inc., Timothy A. Judson, Mark Orth, Thomas Muldoon, and Guy E. Stryker, solicited Washington residents to sell prepaid home health care services in the State of Washington to Washington residents.

During 1999, Homeward Bound Services, Inc., Tender Loving Care Services, Inc., aka TLC Services, Inc., Golden Age Investments, Inc., Asset Security, Inc., Southern Insurance Marketing, Inc., Timothy A. Judson, Mark Orth, Thomas Muldoon, and Guy E. Stryker, attempted to sell and/or sold prepaid home health care services to Washington residents.

By its activities of soliciting Washington residents to sell, attempting to sell, and/or selling prepaid home health care services to Washington residents, Homeward Bound Services, Inc. has been acting as an insurer in the State of Washington.

Homeward Bound Services, Inc. has not applied for or been granted, a certificate of authority to act as an insurer in the State of Washington.

By failing to apply for and procure a certificate of authority for its activity of soliciting, taking applications for, and issuing, insurance contracts for home health care services with Washington residents, Homeward Bound Services, Inc. violated RCW 48.05.030.

During 1999, Tender Loving Care Services, Inc., aka TLC Services, Inc., Golden Age Investments, Inc., Asset Security, Inc., Timothy A. Judson, Mark Orth, Thomas Muldoon, and Guy E. Stryker have been acting as insurance agents in marketing prepaid home health care contracts offered by and issued through Homeward Bound Services, Inc.

Tender Loving Care Services, Inc., aka TLC Services, Inc., Golden Age Investments, Inc., Asset Security, Inc., Timothy A. Judson, Mark Orth, Thomas Muldoon, and Guy E. Stryker have not applied for or been granted, a license as an insurance agent in the State of Washington.

By acting as insurance agents without applying for and procuring insurance agent licenses, Tender Loving Care Services, Inc., aka TLC Services, Inc., Golden Age Investments, Inc., Asset Security, Inc., Timothy A. Judson, Mark Orth, Thomas Muldoon, and Guy E. Stryker have violated RCW 48.17.060.

Subject to a demand for hearing pursuant to RCW 48.04.010 and RCW 34.05, this Order shall remain in effect pending the further Order of the Commissioner.

Any violation of the terms of this Order by Homeward Bound Services, Inc., Tender Loving Care Services, Inc., aka TLC Services, Inc., Golden Age Investments, Inc., Asset Security, Inc.,

Timothy A. Judson, Mark Orth, Thomas Muldoon, Guy E. Stryker, or any of their partners, associates, successors, agents, licensees, or assigns, will render the violator(s) subject to the full penalties authorized by RCW 48.02.080, RCW 48.17.530, and other relevant Code sections.

THIS ORDER IS EFFECTIVE IMMEDIATELY AND IS ENTERED this 14th day of December, 1999.

DEBORAH SENN

Insurance Commissioner

By: _____

Carol Sureau

Enforcement Attorney

(360) 586-3574